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Frequently Asked Questions Regarding W-2's

FAQ 1

When are W-2's mailed?

Answer

W-2's for the prior calendar tax year are mailed by January 31st of the following calendar year. They are directed to the mailing address on file with the Montgomery County Government at the end of the calendar tax year.

FAQ 2

Can Payroll fax me a copy of my W-2?

Answer

No. Due to privacy concerns, will not fax confidential information of this nature. W-2 copies are sent from the Payroll Section to the address designated by the employee within Oracle. Employees also have the ability to print out W-2s via Oracle Self-Service.

FAQ 3

What information is on my W-2?

Answer

The yearly gross earnings figure reported on your last paycheck of the calendar year does not appear on the W-2. W-2's report taxable **wages** not gross earnings. Federal taxable wages in Box 1 on the W-2 represents annual gross earnings from the last December pay advice or paycheck excluding the following:

- **Excluded:**
 - Retirement Fund Contributions
 - Tax Deferred Account/ 403(b) Contributions
 - (TDA Contributions are also indicated in box 12, letter E)
 - Section 457 Plan Contributions
 - (Section 457 Plan contributions are also indicated in box 12, letter G)
 - Flexible Spending Contributions (dependent health care)**
 - (Dependent care contributions are indicated in box 10)
 - Health Insurance Premiums**
 - Dental Insurance Premiums**
 - Vision Insurance Premiums**

▪ **Note:** The various imputed earnings elements and pre/post-tax contribution elements are located in Appendix B.

**These items are also excluded from the social security and medicare taxable wages reported in boxes 3 and 5.

FAQ 4

What is imputed income on my paystub and where is that amount reported on my W-2?

Answer

For most employees, imputed income is the taxable value of your employer provided group-term life insurance in excess of \$50,000. For more information on imputed income for group-term life, please go to www.irs.gov. Imputed income can also be derived from the enrollment in domestic partner health benefits through your employer. For more information regarding imputed income as it relates to domestic partner health benefits contact the Department of Human Resources.

The imputed income is included in your YTD earnings and is reported in box 1, 3 and 5.

FAQ 5

Why did I receive two (2) W-2's?

Answer

You may receive two (2) W-2's if you were an active employee for part of the year and transitioned into retirement status.

FAQ 6

Why doesn't my W-2 match my December paystub year-to-date (YTD) totals?

Answer

Your December paystub shows your YTD Gross earnings. Your W-2 shows your taxable earnings. Your taxable earnings for Federal and State are total wages less any Section 125 plan and 403(b) or 457(b) deductions (See FAQ 3). Taxable earnings for Social Security and Medicare are total wages less any Section 125 plan deductions.

FAQ 7

I have lost my W-2, how do I get another one?

Answer

If you are an Oracle Self-Service user, you can access your W-2 there, and print a copy. The following link to Oracle Self-Service has been provided below.

<https://ex01.montgomerycountymd.gov/das/UI/Login?realm=MCGOVExtranet&goto=https%3A%2F%2Fex11.montgomerycountymd.gov%2Fextranetportal>

To allow time for mailing and forwarding of W-2's the Payroll Section will not accept any requests for W-2 reprints until after **February 13, 2017**. After that date you will need to complete the Payroll Request form located on the Montgomery County Government website and fax it to the Payroll Section at 240-777-8843. The following link to the form has been provided below.

<http://www.montgomerycountymd.gov/HR/resources/files/payroll/payrollrequestform.pdf>

Frequently Asked Questions Regarding W-2's

You can also email Payroll at

FinancePayroll@montgomerycountymd.gov with your request and provide the last four of your social security number or your Oracle assignment number (employee identification number).

Your reprinted W-2 will be sent to your mailing address on file by US mail, or you have the option to pick it up from the Payroll Office (we do not email replacement W-2's). Once your request has been received it will take 7 to 10 business days for processing and mailing.

FAQ 8

How do I request a copy of a prior year W-2?

Answer

Complete the Payroll Request form and submit it to the Payroll Section, it is the same process as indicated under FAQ 6.

FAQ 9

The address is incorrect on my W-2. What should I do?

Answer

If you are an Oracle Employee Self-Service user, you have the ability to update your address via Oracle ePortal. The link to AccessMCG is provided under FAQ 6.

All other employees must complete a Personal Data Form and fax it to the Office of Human Resources, Records Management at 240-777-8843, or mailed to the Office of Human Resources, Records Management, EOB 12th floor, 101 Monroe Street, Rockville, MD 20850. To access the Personal Data Form, follow the link provided below.

<http://www3.montgomerycountymd.gov/311/Solutions.aspx?SolutionId=1-BHEN1>

FAQ 10

I was overpaid in 2015 and repaid the money. Will my W-2 reflect the payment?

Answer

Yes, if Montgomery County Payroll Section received the payment before December 31, 2015, an adjustment would have been made to reflect your payment.

FAQ 11

Why is my Social Security wage different from my Medicare wage?

Answer

The calendar year maximum for an employee's Social Security wage is \$118,500 (\$127,200 for 2017 earnings), however, there is no maximum amount for Medicare wage. See

<https://www.irs.gov/taxtopics/tc751.html> for more information.

FAQ 12

Where can I get further help if I still have questions?

Answer

Contact the Payroll Section for any other questions. Email FinancePayroll@montgomerycountymd.gov or call 240-777-8840.

FAQ 13

I owe taxes this year. What do I need to do now so that I won't owe taxes next year?

Answer

You should seek the advice of a tax professional. You may want to have additional federal or state tax withheld out of each paycheck. If you do not withhold enough throughout the 2017 taxable year you may still owe when you file your 2017 taxes.

If you are an Oracle Self-Service user, you can update your Federal Income tax withholdings via the Oracle Self-Service e-portal (see link below).

<https://ex01.montgomerycountymd.gov/das/UI/Login?realm=MCGOVExtranet&goto=https%3A%2F%2Fex11.montgomerycountymd.gov%2Fextranetportal>

Tax forms are also available in the lobby of the EOB 8th floor or online at

<http://www.montgomerycountymd.gov/HR/Payroll/EmployeePayroll.html>

You may also want to ensure that you are contributing the maximum amount you can afford into your retirement and deferred compensation plan(s). By doing so, you will reduce your taxable income. The contribution limit for 2016 and 2017 is \$18,000. If you have reached the age of 50 or greater, you may also be eligible to make "catch-up" contributions in addition the contribution you are already making. Catch-up contribution limit for 2016 and 2017 can be made up to \$6,000.

See <https://www.irs.gov/Retirement-Plans/Plan-Participant,-Employee/Retirement-Topics-Catch-Up-Contributions> for more information regarding retirement contributions and catch-up contributions.

FAQ 14

Is there a brief explanation as to what information is provided in each of the boxes on the W-2?

Answer

Please see Appendix A for the explanation pertaining to each of the boxes. The information is also located on the back of the W-2 or page 2 of the W-2 available on Oracle Self-Service. If you believe an amount is incorrect, please contact Payroll at 240-

Frequently Asked Questions Regarding W-2's

777-8840.

Appendix A

Box Number	Definition
Box 1	Box 1 reports your total taxable wages or salary for federal income tax purposes. This figure includes your wages, salary, bonuses, and other taxable compensation. Any taxable fringe benefits (such as group term life insurance) are also included in your Box 1 wages. It does not include elective deferrals to retirement plans, pretax benefits or payroll deductions. Since the figure does not include those amounts, it's not unusual for this amount to be less than the amounts included in boxes 2 and 3.
Box 2	Box 2 reports the total amount withheld from your paychecks for federal income tax. This represents the amount of federal taxes you have paid-in throughout the year. This amount is determined by the elections on your W-4 based on exemptions and any additional withholding
Box 3	Box 3 reports the total amount of wages subject to the Social Security tax. This figure is calculated before any payroll deductions which means that the amount in box 3 could be higher than the number reported in box 1. It could also be less than the amount in box 1, if you're a high-wage earner, since the total of boxes 3 and 7 cannot exceed the maximum Social Security wage base. For 2015, the Social Security tax is assessed on wages up to \$118,500.
Box 4	Box 4 reports the total of Social Security withheld for the year. Unlike federal income taxes, Social Security taxes are calculated based on a flat rate. The rate is 6.2%. The amount in box 4 should, then, be equal to the amount in box 3 times 6.2%. Since you should not have more Social Security withholding than the maximum wage base times 6.2%, the amount in box 4 should not exceed \$7,347.00. Example, if you make \$50,000*.062, or \$3,100.
Box 5	Box 5 indicates wages subject to Medicare taxes. Medicare taxes generally do not include any pretax deductions and will include most taxable benefits. That, combined with the fact that unlike Social Security wages, there is no cap for Medicare taxes, means that the figure in box 5 may be larger than the amounts shown in box 1 or box 3. In fact, it's likely the largest number on your form W-2.
Box 6	Box 6 shows the amount of Medicare taxes withheld for the year. Like Social Security taxes, Medicare taxes are figured based on a flat rate. The rate is 1.45%. For most taxpayers, this means that the figure in box 6 is equal to the figure in box 5 multiplied by 1.45%. Example, \$50,000*1.45% or, \$725.00. However, as part of Obamacare, an employer must withhold additional Medicare tax of .9% from wages paid to an individual earning more than \$200,000, regardless of filing status or wages paid by another employer.
Box 10	Box 10 reports the total of any benefits paid on your behalf under a dependent care assistance program. Amounts paid out under a qualified plan which are less than \$5,000 are considered non-taxable benefits. That number will include the value of all dependent care benefits, including those greater than the \$5,000 exclusion (if the value exceeds \$5,000, that excess will be reported in boxes 1, 3, and 5).
Box 12	Box 12 consists of many codes. Not all of the income coded in box 12 is taxable. 12C: Taxable cost of group-term life insurance over \$50,000 (included in your wages at boxes 1, 3 and 5). 12DD: Cost of employer-sponsored health care. This amount includes both, the employee and employer paid shares of health insurance premiums and is for informational purposes. This amount is not taxable, Premiums for dental, vision or other insurance coverage is not included. 12EE: Designated ROTH contributions under governmental section 457(b) plan. 12G: Elective deferrals and employer contributions (including non-elective deferrals) to a section 457(b) deferred compensation plan.
Box 15	Box 15 includes your employer's state and state identification number. If you had multiple withholdings in a number of states, more than one box will be filled.
Box 16	Box 16 indicates the total amount of taxable wages for state tax purposes. If you live and work in a state that doesn't impose an income tax, this spot will be blank.
Box 17	If you have wages reported in box 16, box 17 will show the total amount of state income taxes withheld during the year. If you live in a state that has a flat state tax (like PA), you can double check to make sure that your withholding is correct by multiplying the amount in box 16 by the flat tax rate.

Frequently Asked Questions Regarding W-2's

Appendix B

Imputed Earnings	Pre-Tax Health Deductions (Section 125)	Pre-Tax Retirement/Deferred Compensation Deductions (403(b) / 457(b))	Post-Tax Deductions	Post-Tax Deductions, Cont...
BCBS High Imputed	ADD Pre EE	Def Comp Fidelity	ADD EE	LTD 1 EE
BCBS STD Imputed	BCBS High Pre EE	Def Comp Fidelity Catch-up	ADD Supp EE	LTD 2 EE
Dental DMO Imputed	BCBS STD Pre EE	Def Comp Mass Mutual	Additional Ret. Amt.	LTD Refund EE
Dental PPO Imputed	Dental DMO Pre EE	ERS Retire Refund Pre	AFLAC	MC GEO Initiation Fee
Imputed Income	Dental PPO Pre EE	GRIP Retire Refund Pre	BCBS High Post EE	MC GEO Political
Kaiser Imputed	Dental Refund EE	Retire GRIP CM	BCBS STD Post EE	MC GEO Union Dues Adjustment
Live Well Rewards	Dep Care FSA	Retire GRIP CN	BTA EE	OPT Dues
Pre-Tax Imputed Income	Dep Care FSA Refund	Retire GRIP CP	Charities	OPT Serv Fee 1
RX 4_8 Imputed	Due County Pre-Tax	Retire GRIP CZ	Child Support Fee	OPT Serv Fee 2
RX 5_10 Imputed	Health FSA	Retire Pre-Tax Additional	CO Vehicle	Optional Life EE
Tax Car Fringe	Health FSA Refund	Retirement A	Deceased Adjustment	Pre-Fund EE
Tool or Tuition Fringe	Health Refund EE	Retirement AK	Def Comp Fidelity Roth	Retire GRIP CC
United Health Imputed	Kaiser Pre EE	Retirement AZ	Def Comp Mass Mutual Roth	Retirement RC
Vision Imputed	RX 4_8 Pre EE	Retirement EK	Dental DMO Post EE	Retirement UK
	RX 5_10 Pre EE	Retirement FK	Dental PPO Post EE	RX 4_8 Post EE
	RX Refund EE	Retirement G	Dep Life EE	RX 5_10 Post EE
	RX STD Pre EE	Retirement GK	Due Mont County	RX STD Post EE
	State Health	Retirement GZ	ERS Retire Refund Post	Serv Fee 1 Temp
	United Health Pre EE	Retirement H	Fire Dues	Serv Fee 2 Seas
	Vision Pre EE	Retirement HK	Fire Serv Fee 1	Serv Fee 2 Temp
	Vision Refund EE	Retirement HZ	Fire Serv Fee 2	SLT Dues
		Retirement QK	FOP Dues	SLT Serv Fee 1
		Retirement QZ	FOP Political	SLT Serv Fee 2
		Retirement RM	FOP Relief Fund	State Life Ins EE
		Retirement RN	FOP Serv Fee	United Health Post EE
		Retirement RP	Garnishment Refund	Vision Post EE
		Retirement SA	Group Life EE	
		Retirement T	IAFF Political	
		Retirement ZK	Kaiser Post EE	
		RSP Retire Refund Pre	Life Ins Refund EE	